

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-29309 RG  
TAMIKA M. BROWN-WESLEY, Judge: GAMBARDELLA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: MARCH 15, 2019  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR    Initial Debtor: TBW    Initial Co-Debtor: \_\_\_\_\_

## Part 1: Payment and Length of Plan

- a. The debtor shall pay \$           \*\*           per           MONTH           to the Chapter 13 Trustee, starting on           OCTOBER OF 2017           for approximately           60           months.

- b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

- c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

**Description:**

Proposed date for completion: \_\_\_\_\_

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☒ Other information that may be important relating to the payment and length of plan:

- \*\* i. \$300 per month, starting in October of 2017, through and including October of 2018 (13 months);
- ii. \$850 per month, starting in November of 2018, through and including March of 2020 (17 months)
- iii. \$1,327 per month, starting in April of 2020, for a period of thirty (30) months

Increase in payments premised on: 1) Completion of automobile loan, 2) Daughter graduating from college and making payment on automobile loan and reduced insurance costs associated with daughter taking over automobile payments, 3) Completion of pension loan

\*\*\*\*\* The auto arrears claims pertaining to Capital One Auto (Claim numbers one and four, regarding BMW 535XI and BMW 328i), regarding two separate automobiles, to be paid first, and completely, before any other claims except for administrative expenses. All funds on hand, after payment of administrative expenses, to be paid to Capital One Auto, regarding two separate claims regarding auto loan arrears, until these obligations are fully paid at which time, normal or regular distributions will occur.

**Part 2: Adequate Protection** ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$2,750 Balance Counsel Fee Due

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MIDLAND MORTGAGE	MORTGAGE ARREARS (1ST MOR) PERTAINING TO RP RE: 167 RICHELIEU TERR., NEWARK, NJ	\$37,003.60	N/A	\$37,003.60	CONTINUED PAYMENTS STARTING IN OCT. OF 2017
SANTANDER BANK	MORTGAGE ARREARS, 2ND MORTGAGE	\$9,000	N/A	\$9,000	CONT'D PAYMENTS OCTOBER OF 2017

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CAPITAL ONE AUTO FINANCE	AUTO LOAN ARREARS , BMW 535 XI	\$1,521.65	N/A	\$1,521.65	CONT'D 10-1-17
CAPITAL ONE AUTO FINANCE	AUTO LOAN ARREARS, BMW 325X	\$1,478.13	N/A	\$1,478.13	CONT'D 10-1-17

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

- i. Steward Financial Services, continued payments by nephew, regarding 2009 Dodge Challenger, no arrears. Continued payments by Debtor's nephew, directly to Steward Financial Services, no arrears.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
U.S. DEPARTMENT OF EDUCATION	STUDENT LOANS; NON-DISCHARGEABLE OBLIGATION(S)	CONTINUED PAYMENTS DIRECTLY BY DEBTOR. TRUSTEE IS NOT TO MAKE PAYMENTS. FOREBEARANCE CURRENTLY IN PLACE	CONTINUED DIRECT PAYMENTS BY THE DEBTOR AND/OR FOREBEARANCE. NO PAYMENTS BY THE TRUSTEE.

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Claims of Capital One Auto (2), to be paid completely, and first b/4 other claims
- 4) Other Secured Claims and then Priority Claims and Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JULY 19, 2018.

Explain below **why** the plan is being modified:

TO PROVIDE FOR COMPLETE PAYMENT OF CAPITAL ONE AUTO'S ARREARAGE CLAIMS (REGARDING 2 SEPARATE CARS) BEFORE OTHER CLAIMS ARE PAID. NO OTHER CHANGES TO THE PLAN IN TERMS OF PAYMENTS OR OTHERWISE.

Explain below **how** the plan is being modified:

THE PLAN JUST CHANGES THE DISTRIBUTION ORDER BY PROVIDING THAT, AFTER ADMINISTRATIVE EXPENSE ARE PAID, REGULARLY, FUNDS ON HAND WITH TRUSTEE WILL BE USED TO PAY CAPITAL ONE AUTO'S ARREARS CLAIMS, COMPLETELY, BEFORE OTHER PLAN OBLIGATIONS ARE PAID.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: MARCH 15, 2019

/S/ TAMIKA M. BROWN-WESLEY  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: MARCH 15, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tamika M Brown-Wesley  
 Debtor

Case No. 17-29309-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db +Tamika M Brown-Wesley, 167 Richelieu Terrace, Newark, NJ 07106-2412  
 cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive,  
 Lawrenceville, NJ 08648-2316  
 517082542 +Cornerstone, PO Box 61047, Harrisburg, PA 17106-1047  
 517082553 +Imaging Consultants of Essex, P.A., Billing Service Center, 769 Northfield Avenue, Ste. 260,  
 West Orange, NJ 07052-1141  
 517196952 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 517082555 +Midland Mortgage, Attn: KML Law Group, PC, 216 Haddon Ave., Ste. 406,  
 Westmont, NJ 08108-2812  
 517082554 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 +PSEG, Cranford Customer Service, District Office, PO Box 1023, Cranford, NJ 07016-1023  
 517082559 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 517082558 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
 517082562 +Santander Bank, 75 State St., 5th Floor, Boston, MA 02109-1827  
 517082563 +Santander Consumer, PO Box 562088, Dallas, TX 75356-2088  
 517199836 +Steward Financial Services,, c/o Stark & Stark, P.C., 993 Lenox Drive,  
 Lawrenceville, NJ 08648, Attention: Jennifer D. Gould, Esquire 08648-2316  
 517121682 +Summit Medical, Attn: Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
 517082567 +Summit Medical Group, PO Box 1005, Summit, NJ 07902-1005  
 517082568 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue,  
 New Providence, NJ 07974-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2019 01:20:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 19 2019 01:20:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2019 01:29:30  
 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517082539 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 19 2019 01:29:41 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 517082540 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 19 2019 01:30:28  
 Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
 517090920 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 19 2019 01:29:48  
 Capital One Auto Finance, Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 517100071 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 19 2019 01:29:49  
 Capital One Auto Finance, a division, of Capital One, N.A. c/o AIS, Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517154918 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 19 2019 01:30:26  
 Capital One Auto Finance, c/o AIS Portfolio Servis, P.O. Box 4360, Houston, TX 77210-4360  
 517095436 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 19 2019 01:31:02  
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 517082543 +E-mail/Text: bankruptcynotifications@ccsusa.com Mar 19 2019 01:21:38  
 Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679  
 517082544 +E-mail/Text: electronicbkydocs@nelnet.net Mar 19 2019 01:20:58 Dept Of Education,  
 121 S 13th St, Lincoln, NE 68508-1904  
 517082552 +E-mail/Text: electronicbkydocs@nelnet.net Mar 19 2019 01:20:58 Dept Of Education/Nelnet,  
 121 S 13th St, Lincoln, NE 68508-1904  
 517189587 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 19 2019 01:21:10 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517292205 +E-mail/Text: kurucn@mail.montclair.edu Mar 19 2019 01:21:23 Montclair State University,  
 Attn: Norma Kuruc (855VA), 1 Normal Avenue, Montclair, NJ 07043-1699  
 517082556 +E-mail/Text: bankruptcy@onlineis.com Mar 19 2019 01:21:27 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 517082557 +E-mail/Text: bankruptcy@onlineis.com Mar 19 2019 01:21:27 Online In Sv, PO Box 1489,  
 Winterville, NC 28590-1489  
 517178458 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 19 2019 01:41:34  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 517082560 E-mail/Text: bankruptcy@pseg.com Mar 19 2019 01:19:45 PSEG, PO Box 790,  
 Cranford, NJ 07016-0790  
 517082564 +E-mail/Text: clientservices@simonsagency.com Mar 19 2019 01:21:34 Simons Agency Inc,  
 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
 517082566 E-mail/Text: jchrist@stewardfs.com Mar 19 2019 01:21:03 Steward Financial Services,  
 499 Old Kings Highway, Maple Shade, NJ 08052  
 517082569 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2019 01:29:39 Synchb/Amazon, PO Box 965015,  
 Orlando, FL 32896-5015  
 517082570 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2019 01:30:52 Synchb/Qvc, PO Box 965018,  
 Orlando, FL 32896-5018  
 517083174 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2019 01:29:25 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Mar 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517082572 E-mail/Text: bankruptcy@td.com Mar 19 2019 01:20:58 TD Bank, PO Box 1377,  
Lewiston, ME 04243-1377  
517082571 E-mail/Text: bankruptcy@td.com Mar 19 2019 01:20:58 TD Bank, PO Box 8400,  
Lewiston, ME 04243  
517103699 +E-mail/Text: electronicbkydocs@nelnet.net Mar 19 2019 01:20:58  
U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
517082573 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 19 2019 01:21:30 Webbank/Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517082541\* +Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
517082545\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082546\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082547\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082548\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082549\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082550\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082551\* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517082565\* +Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Tamika M Brown-Wesley bankruptcy123@comcast.net,  
raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@  
gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com/esq5622@  
gmail.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,  
mdepietro@stark-stark.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7